



Basics of Life Insurance

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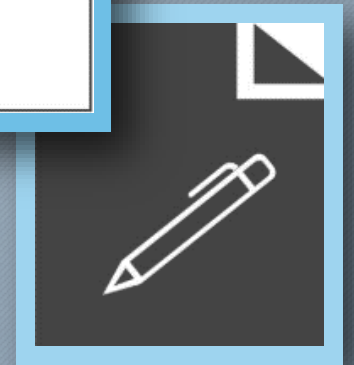
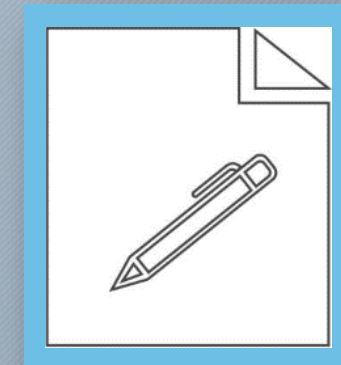
888-232-4872, Opt 3
tfnlifeillustrations@crump.com



Agenda

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- ✓ The purpose of life insurance
- ✓ How to sell life insurance with Crump
- ✓ Crump carriers
- ✓ Crump/WFG Life Advancing
- ✓ Underwriting: Niches, Foreign National, Accelerated Underwriting, and Simplified Issue Carriers
- ✓ Guaranteed Universal Life (GUL)



The Purpose of Life Insurance

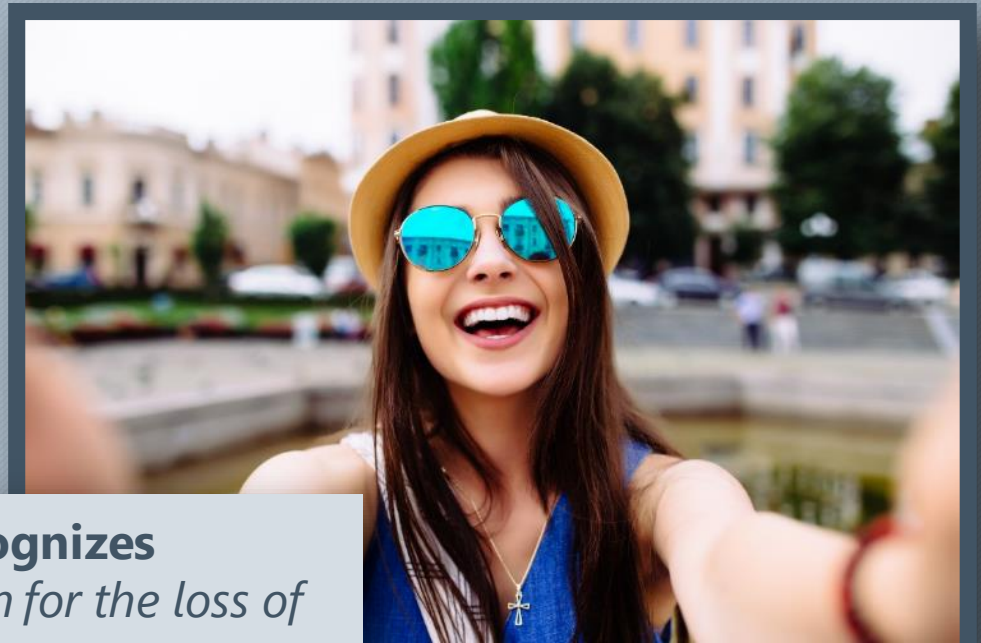
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What kind of value do human lives have?

- People are unique
- Special to other people
- Contribute to their family and society

One of the guiding principles of life insurance is that it recognizes
"...the value of a human life and the possibility of indemnification for the loss of that value."

- F. C. Oviatt, Economic Place of Life Insurance and Its Relation to Society



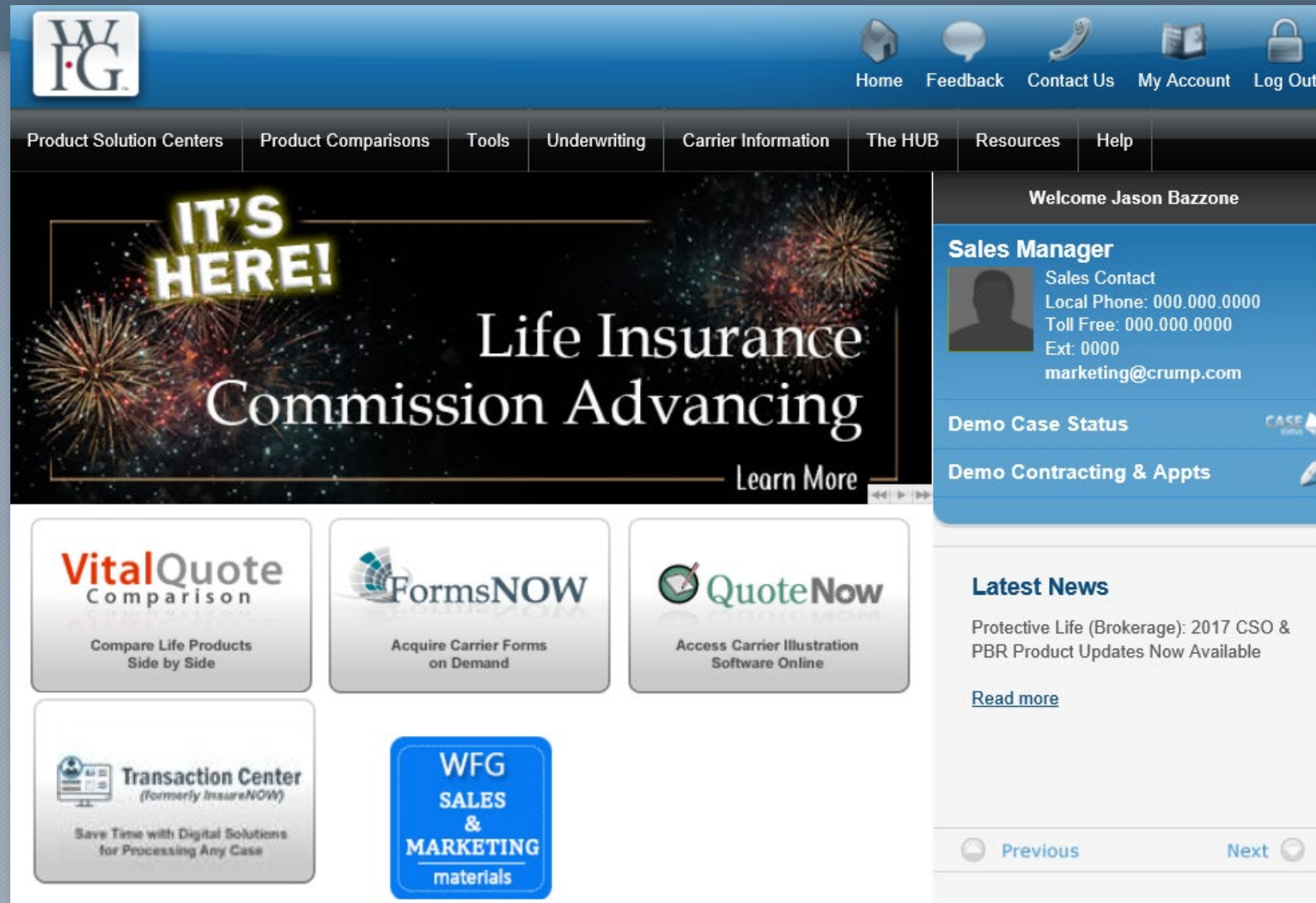
The Purpose of Life Insurance

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	Affordable Protection / Covering Essentials	Wealth Accumulation / Ensuring Lifestyle	Wealth Preservation / Preparing for the Unexpected	Wealth Transfer / Leaving a Legacy
Personal	Income replacement, mortgage protection, final expense	Cash reserve for tax-advantaged savings and liquidity	Supplemental retirement income, long-term care/chronic illness protection	Legacy planning, charitable giving, estate liquidity
Business	Key person	Executive benefits	Buy-sell agreement	Business succession

Crump/WFG Customized Website

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The screenshot displays a professional website interface for Crump/WFG. At the top, a blue header bar contains the WFG logo on the left and navigation links (Home, Feedback, Contact Us, My Account, Log Out) on the right, each accompanied by a small icon. Below this is a dark navigation bar with links to Product Solution Centers, Product Comparisons, Tools, Underwriting, Carrier Information, The HUB, Resources, and Help. The main content area features a large banner with a fireworks background, announcing 'IT'S HERE! Life Insurance Commission Advancing' with a 'Learn More' link. To the right of the banner, a sidebar provides a personalized welcome message for 'Jason Bazzone' and details for his 'Sales Manager' role, including contact information and email. Below the banner, a grid of five service tiles is shown: 'VitalQuote Comparison' (Compare Life Products Side by Side), 'FormsNOW' (Acquire Carrier Forms on Demand), 'QuoteNow' (Access Carrier Illustration Software Online), 'Transaction Center (formerly InsureNOW)' (Save Time with Digital Solutions for Processing Any Case), and a blue 'WFG SALES & MARKETING materials' button. A 'Latest News' section at the bottom right highlights 'Protective Life (Brokerage): 2017 CSO & PBR Product Updates Now Available' with a 'Read more' link. The footer includes 'Previous' and 'Next' navigation arrows.

WFG

Home Feedback Contact Us My Account Log Out

Product Solution Centers Product Comparisons Tools Underwriting Carrier Information The HUB Resources Help

IT'S HERE!

Life Insurance Commission Advancing

Learn More

Welcome Jason Bazzone

Sales Manager

Sales Contact
Local Phone: 000.000.0000
Toll Free: 000.000.0000
Ext: 0000
marketing@crump.com

Demo Case Status CASE

Demo Contracting & Appts

VitalQuote Comparison
Compare Life Products Side by Side

FormsNOW
Acquire Carrier Forms on Demand

QuoteNow
Access Carrier Illustration Software Online

Transaction Center (formerly InsureNOW)
Save Time with Digital Solutions for Processing Any Case

WFG SALES & MARKETING materials

Latest News

Protective Life (Brokerage): 2017 CSO & PBR Product Updates Now Available

[Read more](#)

Previous Next

New Crump Transaction Center

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- Located on the Crump/WFG co-branded website
- Singular location for e-apps, contracting, and much more

The screenshot displays the Crump Transaction Center web application. At the top, the Crump logo is on the left, and the user is logged in as 'InsureNOW Solutions' with links for 'Log Out' and 'FAQ'. A navigation bar contains tabs for 'Transaction Center', 'Plan', 'Market', 'Transact', 'Status', and 'Contact'. The main content area is divided into three sections: 1. 'Quick Quote' form with fields for Date of Birth, Gender, Owner State, Product Type, Coverage, Rate Class, and Nicotine Use, all marked as required. 2. 'UPLOAD' section with the text 'Accelerate your paper documents by submitting online.' and a cloud upload icon. 3. 'Tools' section with six icons and labels: 'Quote & Drop Ticket', 'Start New App', 'Request Sales Assist', 'Get Contracted', 'Upload Documents', and 'Track My Cases'.

Personal

Name Valued Male	Age / Birthdate (mm/dd/yyyy) 35	Gender Male	State Maryland
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Quote

Solve For Premium	Face Amount \$1,000,000	Payment Mode Annual
Riders <input type="checkbox"/> Waiver <input type="checkbox"/> ADB <input type="checkbox"/> Child	Sort Type Default	

Underwriting

Select Class Enter Health Information

Underwriting Class	Table Ratings
<input checked="" type="checkbox"/> Super-Preferred <input type="checkbox"/> Preferred Plus <input type="checkbox"/> Preferred <input type="checkbox"/> Standard Plus <input type="checkbox"/> Standard <input type="checkbox"/> Tobacco (non-cigarette) <input type="checkbox"/> Preferred Smoker <input type="checkbox"/> Standard Plus Smoker <input type="checkbox"/> Standard Smoker	[Not Selected]

Select Products

Product List Crump WFG	Select a Product Type <input type="checkbox"/> YRT <input type="checkbox"/> 5 Year <input checked="" type="checkbox"/> 10 Year <input type="checkbox"/> 15 Year <input type="checkbox"/> 20 Year <input type="checkbox"/> 25 Year <input type="checkbox"/> 30 Year
---------------------------	---

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Select Products

Product List

Crump WFG ▼

Edit Product Lists

Select a Product Type

☐ YRT ☐ 5 Year ☒ 10 Year ☐ 15 Year ☐ 20 Year ☐ 25 Year ☐ 30 Year

Product Options

All Product Options ▼

☒ Select Manually

Available Products: 104

Accordia 20 yr Term
Accordia 30 yr Term
Accordia ART Term
AG Select-A-Term 15 (02-19)
AG Select-A-Term 16 (02-19)
AG Select-A-Term 17 (02-19)
AG Select-A-Term 18 (02-19)
AG Select-A-Term 19 (02-19)
AG Select-A-Term 20 (02-19)
AG Select-A-Term 21 (02-19)
AG Select-A-Term 22 (02-19)
AG Select-A-Term 23 (02-19)
AG Select-A-Term 24 (02-19)
AG Select-A-Term 25 (02-19)
AG Select-A-Term 26 (02-19)

Details

Underwriting

▼ Filters ▲



Selected Products: 27

Accordia 10yr Term
AG Select-A-Term 10 (02-19)
American National Signature Term 10 (11-18)
American National Signature Term 10 Expr (11-18)
Assurity Term Life Ins 10 (11-17)
AXA BrightLife 10-157
Banner OPTerm 10 (05-19)
Brighthouse Guar Level Term 10 (8-14)
John Hancock Protection T10 w/Vitality (4-19)
John Hancock Protection Term 10 (04-19)
John Hancock Vitality Term 10 (04-19)
Lincoln LifeElements 10 (04-19)
Lincoln TermAccel 10 (eTicket Only) (04-19)
North American Classic Term 10 (05-19)
NorthAmer ADDvantage 10 w/ Living Benefits (06-19)

Default Report
List Report
Ledger Report Best 8
Ledger Report
Features Report
Narrative Report
Conversion Report
Years Level Report

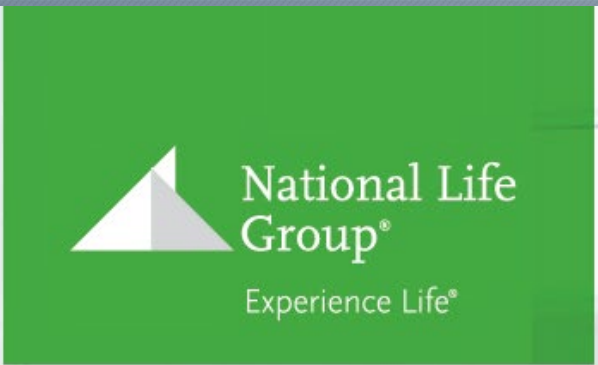
View Quick Report ▲

Next »

Fixed Life Carriers

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Crump WFG Life Advancing

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Current Eligible Life Carriers

Allianz Life Insurance Company of North America
American General Life
Banner Life Insurance Company
Global Atlantic/ Accordia Life & Annuity Company
John Hancock Life Insurance Company (U.S.A.)
Life Insurance Company of the Southwest
Lincoln National Life Insurance Company
Minnesota Life Insurance Company
North American Co for Life & Health
Principal Life Insurance Company
Principal National Life Insurance Company
Protective Life (Brokerage)
Prudential Life Insurance Company
United of Omaha Life Insurance Company
United States Life Ins. Co. in the City of NY

Basic Requirements

- App must be in good order (IGO).
- For 40% submission advance: fully IGO state forms, consent/disclosures, TIA/conditional receipt, form of payment (including check, EFT etc.), and case “placed” within 120 days.
- Carrier illustration required to verify the product and premium (if permanent life product).
- 60% or 100% (if no submission) placement advance will apply to all cases.



Underwriting

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Carrier Underwriting Niches

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- Ratable build
- Marijuana usage
- Alternative tobacco usage

Diabetes: Four Most Important Pieces of Info

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Underwriting Questionnaire
Diabetes Mellitus

Producer Name _____ Phone _____ Date _____
Client Name _____ Date of Birth _____

☐ Male ☐ Female Face Amount _____ Max Premium \$ _____ /yr.
☐ Term ☐ Permanent Has the client ever used any form of tobacco (cigarettes, cigars, pipe, snuff, etc.)? ☐ Yes ☐ No
Frequency _____ Date of last use _____ Type _____

Type of Diabetes ☐ Type I ☐ Type II Date of diagnosis _____ Age at onset _____
Most current Glycohemoglobin (HbA1C) test reading _____ Date _____ Recent range _____
How often does the proposed insured visit their physician for a diabetic checkup? _____
Date of most recent physician visit _____
The client controls his/her diabetes by
☐ Diet Only ☐ Weight loss/control ☐ Regular exercise (indicate type and frequency) _____
☐ Oral Medication (medication, dosage, frequency) _____ ☐ Insulin _____ (units per day)

List any medications the client is taking


Name of Medication (prescription or otherwise)	Dates Used	Quantity Taken	Frequency Taken

Current Height _____ Weight _____ Weight 1 year ago _____ Reason for change _____
Blood sugar reading _____ A1C level _____ Microalbumin Level _____
Triglycerides _____ Bad cholesterol (LDL) _____ Good cholesterol (HDL) _____ Cholesterol _____
Blood Pressure _____

Has the proposed insured experienced any of the following - if yes, provide details below

<input type="checkbox"/> Weight problems	<input type="checkbox"/> High blood pressure	<input type="checkbox"/> Chest pain	<input type="checkbox"/> Insulin shock
<input type="checkbox"/> Coronary Artery Disease	<input type="checkbox"/> Abnormal ECG	<input type="checkbox"/> Elevated lipids	<input type="checkbox"/> Diabetic coma
<input type="checkbox"/> Neuropathy	<input type="checkbox"/> Retinopathy	<input type="checkbox"/> Kidney disease	<input type="checkbox"/> Alcohol/drug abuse
<input type="checkbox"/> Protein in the Urine	<input type="checkbox"/> Albuminuria	<input type="checkbox"/> Glycosuria	<input type="checkbox"/> Other

Details _____
List any other major health problems the client has: _____

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Type of Diabetes ☐ Type I ☐ Type II Date of diagnosis _____ Age at onset _____
Most current Glycohemoglobin (HbA1C) test reading _____ Date _____ Recent range _____
How often does the proposed insured visit their physician for a diabetic checkup? _____
Date of most recent physician visit _____
The client controls his/her diabetes by
☐ Diet Only ☐ Weight loss/control ☐ Regular exercise (indicate type and frequency) _____
☐ Oral Medication (medication, dosage, frequency) _____ ☐ Insulin _____ (units per day)

List any medications the client is taking

Name of Medication (prescription or otherwise)	Dates Used	Quantity Taken	Frequency Taken

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Gerber Life Guaranteed Life

Male and Female Rates

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Guaranteed Life Monthly ACH Premiums*

*Premiums deducted directly from a Checking or Savings Account.

Male						Female					
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000
50	\$22.50	\$44.09	\$65.68	\$87.27	\$108.86	50	\$17.69	\$34.47	\$51.24	\$68.02	\$84.79
51	\$24.15	\$47.39	\$70.63	\$93.87	\$117.11	51	\$18.93	\$36.94	\$54.95	\$72.97	\$90.98
52	\$25.67	\$50.42	\$75.17	\$99.92	\$124.67	52	\$19.98	\$39.05	\$58.12	\$77.18	\$96.25
53	\$27.09	\$53.26	\$79.43	\$105.60	\$131.77	53	\$20.95	\$40.98	\$61.00	\$81.03	\$101.06
54	\$28.33	\$55.73	\$83.14	\$110.55	\$137.96	54	\$21.82	\$42.72	\$63.62	\$84.52	\$105.42
55	\$29.43	\$57.93	\$86.44	\$114.95	\$143.46	55	\$22.60	\$44.28	\$65.95	\$87.63	\$109.31
56	\$30.25	\$59.58	\$88.92	\$118.25	\$147.58	56	\$23.47	\$46.02	\$68.57	\$91.12	\$113.67
57	\$30.98	\$61.05	\$91.12	\$121.18	\$151.25	57	\$24.15	\$47.39	\$70.63	\$93.87	\$117.11
58	\$31.63	\$62.33	\$93.04	\$123.75	\$154.46	58	\$24.84	\$48.77	\$72.69	\$96.62	\$120.54
59	\$32.08	\$63.25	\$94.42	\$125.58	\$156.75	59	\$25.48	\$50.05	\$74.62	\$99.18	\$123.75
60	\$32.40	\$63.89	\$95.38	\$126.87	\$158.36	60	\$25.99	\$51.06	\$76.13	\$101.20	\$126.27
61	\$34.74	\$68.57	\$102.39	\$136.22	\$170.04	61	\$27.50	\$54.08	\$80.67	\$107.25	\$133.83
62	\$36.94	\$72.97	\$108.99	\$145.02	\$181.04	62	\$28.88	\$56.83	\$84.79	\$112.75	\$140.71
63	\$39.05	\$77.18	\$115.32	\$153.45	\$191.58	63	\$30.07	\$59.22	\$88.37	\$117.52	\$146.67
64	\$41.07	\$81.22	\$121.37	\$161.52	\$201.67	64	\$30.98	\$61.05	\$91.12	\$121.18	\$151.25
65	\$43.04	\$85.16	\$127.28	\$169.40	\$211.52	65	\$31.76	\$62.61	\$93.45	\$124.30	\$155.15
66	\$44.78	\$88.64	\$132.51	\$176.37	\$220.23	66	\$33.37	\$65.82	\$98.27	\$130.72	\$163.17
67	\$46.29	\$91.67	\$137.04	\$182.42	\$227.79	67	\$34.70	\$68.48	\$102.25	\$136.03	\$169.81
68	\$47.71	\$94.51	\$141.31	\$188.10	\$234.90	68	\$35.93	\$70.95	\$105.97	\$140.98	\$176.00
69	\$48.95	\$96.98	\$145.02	\$193.05	\$241.09	69	\$37.13	\$73.33	\$109.54	\$145.75	\$181.96
70	\$50.05	\$99.18	\$148.32	\$197.45	\$246.59	70	\$38.23	\$75.53	\$112.84	\$150.15	\$187.46
71	\$54.54	\$108.17	\$161.79	\$215.42	\$269.04	71	\$41.89	\$82.87	\$123.84	\$164.82	\$205.79
72	\$58.94	\$116.97	\$174.99	\$233.02	\$291.04	72	\$45.38	\$89.83	\$134.29	\$178.75	\$223.21
73	\$63.07	\$125.22	\$187.37	\$249.52	\$311.67	73	\$48.72	\$96.53	\$144.33	\$192.13	\$239.94
74	\$66.92	\$132.92	\$198.92	\$264.92	\$330.92	74	\$51.79	\$102.67	\$153.54	\$204.42	\$255.29
75	\$70.22	\$139.52	\$208.82	\$278.12	\$347.42	75	\$54.54	\$108.17	\$161.79	\$215.42	\$269.04
76	\$81.90	\$162.89	\$243.88	\$324.87	\$405.86	76	\$62.33	\$123.75	\$185.17	\$246.59	\$308.00
77	\$93.13	\$185.35	\$277.57	\$369.79	\$462.00	77	\$69.67	\$138.42	\$207.17	\$275.92	\$344.67
78	\$103.90	\$206.89	\$309.88	\$412.87	\$515.86	78	\$76.54	\$152.17	\$227.79	\$303.42	\$379.04
79	\$114.22	\$227.52	\$340.82	\$454.12	\$567.42	79	\$82.96	\$165.00	\$247.04	\$329.09	\$411.13
80	\$124.12	\$247.32	\$370.52	\$493.72	\$616.92	80	\$88.64	\$176.37	\$264.09	\$351.82	\$439.55

*Additional premium rates are available on the Gerber Life Agent Portal quote tool located at: www.gerberlifeagency.com



Foreign National Carriers

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Prudential

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- Tax ID Number (TIN) accepted
- Resides in U.S. for six months or more per year
- Pays U.S. taxes; willing to provide proof
- Permanent Resident – best rates available
- All products available



Lincoln Foreign National

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- No minimum income and net worth requirement
- 15-day minimum no longer required
- No product minimums on foreign national (FN) prospects
- All large cities now approved for China
- If approved country, best rates apply
- Term only for permanent residents (green card holders or applied for holders residing in permanently in U.S.)













Accelerated UW and Simplified Issue

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Accelerated Underwriting

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Carrier	Program Name	Products	New York	Min. Age	Max. Age	Face Amount Limits	How to Submit
 Allianz	Fast Track AccUW	LifePro+ IUL	No	25	60	Up to \$3 million	Carrier Website or Paper Application
 Global Atlantic	Fast Lane Underwriting	UL, IUL	No	18	60	Ages 18-50, up to \$2 million Ages 51-55, up to \$1 million Ages 56-60, up to \$500,000	Paper Application
 John Hancock	Express Track	Term	No	18	60	Up to \$3 million	Drop Ticket-iPipeline or Paper Application
		Permanent	No	18	60	Up to \$3 million	Drop Ticket-iPipeline or Paper Application
 Legal & General	APPcelerate	Term, UL	Yes	20	50	Up to \$1 million	Drop Ticket
 Lincoln Financial Group	LincXpress	Permanent, Term	No	18	60	Up to \$1 million	Drop Ticket-iPipeline
	Lincoln TermAccel®	Lincoln TermAccel® 10, 15, 20	No	18	60	\$100,000 - \$1 million	Drop Ticket-iPipeline
		Lincoln TermAccel® 30 (non-tobacco)	No	18	55	\$100,000 - \$1 million	Drop Ticket-iPipeline
		Lincoln TermAccel® 30 (tobacco)	No	18	50	\$100,000 - \$1 million	Drop Ticket-iPipeline
 Mutual of Omaha	Speed eTicket	Term Life Answers, AccumUL Answers, Income Advantage and Life Protection Advantage	No	18	60	\$100,000 - \$2 million	Drop Ticket-iPipeline
 National Life Group Life of Southwest	EZ Underwriting Program	All Products	Yes	18	65	Ages 18-50 applying for face amounts up to and including \$2 million (FlexLife, PeakLife, Term, TotalSecure) Ages 51-60 applying for face amounts up to \$1 million (FlexLife, Term, TotalSecure) Ages 51-60 applying for face amounts up to and including \$1 million (PeakLife) Ages 61-65 applying for face amounts up to \$250,000 (FlexLife, Term, TotalSecure)	eApp-iPipeline or Paper Application
 NORTH AMERICAN	WriteAway SM	Term, UL, IUL	No	18	60	Ages 18-50: Face amount up to and including \$2 million placed in force or applied for in the last two years Ages 51-60: up to \$500,000	eApp-iPipeline or Paper Application


Accelerated Underwriting continued

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Carrier	Program Name	Products	New York	Min. Age	Max. Age	Face Amount Limits	How to Submit
	Accelerated Underwriting	Term	No	18	60	Ages 18-40: up to \$3 million Ages 41-50: up to \$2 million Ages 51-60: up to \$1 million	Drop Ticket-iPipeline
		UL, IUL	No	18	60	Ages 18-40: up to \$3 million Ages 41-50: up to \$2 million Ages 51-60: up to \$1 million	eApp-iPipeline
		All Products	Yes	18	60	Ages 18-40: up to \$3 million Ages 41-50: up to \$2 million Ages 51-60: up to \$1 million	Paper Application
	PLUS	Classic Choice Term, Advantage Choice UL, Custom Choice UL, Index Choice UL, Lifetime Assurance UL	No	18	60	Ages 18-45: \$100,000 - \$1 million Ages 46-60: up to \$500,000	Drop Ticket-iPipeline
	PruFast Track	All Single Life Products (no PruTerm One, PruLife UL Plus, UL, VUL)	Yes	18	60	\$100,000 - \$3 million	Drop Ticket-iPipeline , or Paper Application (Xpress Worksheet)
		UL	Yes	18	60	\$100,000 - \$3 million	eApp-iPipeline or Paper Application (Xpress Worksheet)
		VUL	Yes	18	60	\$100,000 - \$3 million	Paper Application (Xpress Worksheet)
	WriteFit	Single Life	Yes	18	60	Ages 18-50: Up to \$3 million Ages 51-60: Up to \$1 million	Drop Ticket-iPipeline or eApp-iPipeline

Simplified Issue

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Carrier	Program Name	Products	New York	Min. Age	Max. Age	Face Amount Limits	How to Submit
 Mutual of Omaha	Simplified Issue	Term Express, UL Express, IUL Express	No	18	70	Ages 18-50: \$25,000 to \$300,000 Ages 51-60: \$25,000 to \$250,000 Ages 61+: \$25,000 to \$150,000	eApp-iPipeline
		Living Promise	No	45	80	\$5,000 to \$40,000 (graded benefit \$20,000)	eApp-iPipeline
		Children's Whole Life	No	14 Days	17	\$5,000 to \$50,000	eApp-iPipeline or Paper Application



Simplified Issue: Application Questions

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Part One IF THE PROPOSED INSURED ANSWERS "YES" TO ANY QUESTIONS IN PART ONE, THAT PERSON IS NOT ELIGIBLE FOR ANY COVERAGE UNDER THIS APPLICATION.	
<p>1. Is the Proposed Insured currently:</p> <p>(a) bedridden or confined to any hospital, nursing home, long-term care facility or skilled nursing facility; or receiving or been advised to receive care in a nursing home, hospice care, or home health care? . . .</p> <p>(b) requiring assistance with activities of daily living such as taking medications, bathing, dressing, eating, toileting, getting in and out of a chair or bed, or control of bowel or bladder problems?</p> <p>(c) requiring any of the following (other than for fractures, bone or joint surgery, including replacement): wheelchair, electric scooter, or oxygen equipment to assist breathing (excluding use for sleep apnea)?</p>	<p><input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No</p>
<p>2. Has the Proposed Insured ever been:</p> <p>(a) diagnosed as having Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC), or Human Immunodeficiency Virus (HIV) Infection (symptomatic or asymptomatic) or been treated for AIDS, ARC, or HIV by a physician or health care provider?</p> <p>(b) diagnosed with, been treated for or advised by a physician or health care provider to receive treatment for Alzheimer's Disease, Dementia, Huntington's Disease, Sickle Cell Anemia, Myelodysplastic Syndrome (MDS), Lou Gehrig's Disease (ALS), Quadriplegia, Paraplegia, Down's Syndrome, mental incapacity, congestive heart failure, Cirrhosis, Metastatic Cancer or recurrent Cancer of the same type?</p> <p>(c) diagnosed with insulin shock, diabetic coma, or had an amputation due to diabetic complications or diagnosed with End Stage Renal Disease or requiring dialysis?</p> <p>(d) advised to receive or have received an organ or bone marrow transplant?</p> <p>(e) diagnosed by a physician or health care provider as having a terminal medical condition that is expected to result in death within the next twelve 12 months?</p>	<p><input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No</p>
<p>3. In the past 12 months, has the Proposed Insured been:</p> <p>(a) advised by a physician to have a surgical operation, diagnostic testing other than for routine screening purposes or for those related to HIV/AIDS, treatment, hospitalization, or other procedure which has not been done or for which results are not known?</p> <p>(b) diagnosed by a physician or health care provider as having heart disease or heart surgery of any kind? . .</p>	<p><input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No</p>
<p>4. In the past 2 years, has the Proposed Insured been diagnosed with, been treated for or advised by a physician or health care provider to receive treatment for any form of cancer (except basal or squamous cell skin cancer)?</p>	<p><input type="checkbox"/> Yes <input type="checkbox"/> No</p>

"Yes" to any questions in Part 1?

Decline/not eligible for coverage

Simplified Issue: Express Living Benefit Riders*

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Terminal Illness

Insured provides evidence from a medical professional that their life expectancy is 12 months or less.

Chronic Illness

Insured is unable to perform two of six Activities of Daily Living (ADLs) for 90 consecutive days as certified by their physician or requires substantial supervision due to severe cognitive impairment.

Critical Illness

Insured has been certified by a physician as having one of more of the following conditions within the past 12 months: ALS, Major Organ Failure, Heart Attack, Kidney Failure, Stroke, AIDS, Life-threatening Cancer, Dementia (Including Alzheimer's), Aortic Aneurysm Surgery, Major Burns

*Policy riders are available at an additional cost and may not be available for all products or in all states. Terms and conditions apply.

No-Lapse Guarantee Universal life

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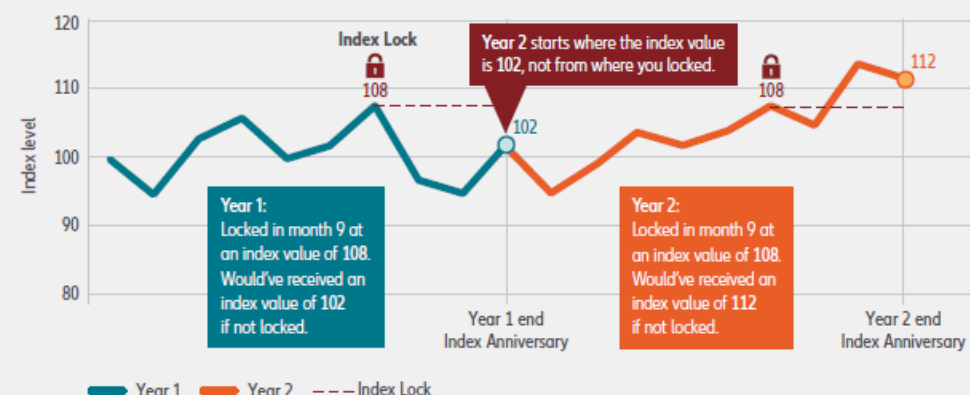
- Offers lifetime protection (up to max age 121)
- Little to no cash value build-up available
- Well-suited for those wanting permanent life insurance with guarantees but less expensive than Whole Life
- Opportunity for older UL or WL policies that underperformed due to lower interest or dividend rates than were assumed, which could be 1035 exchanged into a GUL

Eliminate the possibility of receiving 0% interest



Using our **Index Lock** feature (available with two of our indexes), you can lock in an index value you're satisfied with at any point during the current crediting period. This will be the interest credit that's applied at the end of your crediting period – no matter what happens in the market after you've set the lock. The Index Lock occurs at the end of the business day, therefore the actual value received may be more or less than the value at the time of the request. Please refer to CSI-512 for the business rules.

USING INDEX LOCK: A HYPOTHETICAL EXAMPLE



Policy year 1 began with an index value of 100. After several ups and downs, when the index value reached 108, the client chose to lock it in and not subject themselves to further market volatility in the period.

By locking in this value, the client received more than the index's actual value – 102 – at the policy year's end.

Policy year 2 began with the index value at 102. During the year, the client again chooses to lock in when the index value rises to 108.

In this case, had the client not locked in, they could have received a higher index credit – 112 – at year's end. Still, by locking in, they were able to ensure that they received an index credit they would be satisfied with.

Index Lock is available with Bloomberg US Dynamic Balance II ER Index and PIMCO Tactical Balanced ER Index.

Global Atlantic's Additional Insurance Program

Do you have clients who recently obtained permanent life insurance, but now have a need for extra coverage? With Global Atlantic's Additional Insurance Program, your clients may be eligible for additional coverage with limited or no additional underwriting.

Who is eligible?

Clients who have been fully underwritten at Standard or better (Tobacco or Non-Tobacco) rates from an approved carrier within the last 3 years. Accordia Life policies are also eligible.

Which products qualify?

All individual, permanent products:

- Global Accumulator
- Lifetime Builder ELITE
- Lifetime Foundation ELITE

Eligibility

Maximum issue age: 65

Minimum policy size: \$100,000

Maximum face amount: \$1,000,000

Total face amount considered will be the lesser of the amount of the other policy, \$1 million or our remaining retention.

Rate Class

- Standard Non Tobacco, Preferred Non Tobacco, Premier Non Tobacco
- Standard Tobacco, Preferred Tobacco (Accordia Life's tobacco guidelines will apply)
- Substandard classes not available

Foreign national applicants are excluded

Riders available: Terminal Illness, Chronic & Critical Illness, Wellness for Life®

Requirements

- Use of program to be clearly identified on cover letter or agent report
- Accordia Life application with all sections completed

Required application support forms:

- o Terminal illness disclosure
 - o HIPAA (Authorization & Acknowledgement)
 - o Agent/Producer report
- ### Other forms if applicable:
- o Chronic & Critical Illness Disclosure
 - o Replacement Form
 - o EFT authorization
 - o Strategy Allocation
 - o Conditional Receipt

- Disclosure Notice to Proposed Insured to be given to the proposed insured by the agent or through the e-application process
- Illustration requirements will apply
- Face page of prior policy showing the insured's name, the face amount, issue date and approved class

Additional Program Details

- Please note that this is not intended to encourage replacement transactions.
- Underwriter will review for inclusion in program and may waive exam requirements
- Underwriting financial guidelines will apply
- If eligible, Accordia application will be approved at a class that closely matches prior policy
- If there has been a change of health identified through review of the evidence collected as part of the program, the underwriter may request additional requirements as needed
- Allow normal backdating



LTC Riders

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Carrier	Type	Products Rider is available on	Concierge Care Coordination Included
Equitable	Indemnity	All Single life	No
John Hancock	Reimbursement	All Single life	Yes
Lincoln	Reimbursement	IUL and GUL	Yes
Mutual of Omaha	Reimbursement	IUL	Yes

*Policy riders are available at an additional cost and may not be available for all products or in all states. Terms and conditions apply.



Important Chronic Illness Riders

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Mutual of Omaha

- Available for all table rated cases (if declined for LTC, chronic illness would be available)

North American and National Life/LSW

- Chronic, critical, and terminal illness riders available on term insurance

*Policy riders are available at an additional cost and may not be available for all products or in all states. Terms and conditions apply.



Questions · Thank you

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